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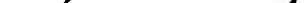
PTO/SB/08A (08-00)

Substitute for form 1449A/PTO				<i>Complete if Known</i>
INFORMATION DISCLOSURE STATEMENT BY APPLICANT <i>(use as many sheets as necessary)</i>				Application Number 10/829,448 Filing Date 4/22/2004 First Named Inventor ROBINSON ET AL. Group Art Unit 3621 Examiner Name Pierre E. Elisca
Sheet	1	of	5	Attorney Docket Number U017 (BPAY.0040000)

U.S. PATENT DOCUMENTS

Examiner Initials*	Cite No. ¹	U.S. Patent Document		Name of Patentee or Applicant of Cited Document	Date of Publication of Cited Document MM-YYYY
		Number	Kind Code ² (if known)		
J/E	A1	D425800		Shin	05/2000
	A2	20040143505		Kovach	07/2004
	A3	20040088295		Glazer, et al.	05/2004
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Examiner Signature		Date Considered	8/16/05
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*EXAMINER: Initial if reference considered, whether or not citation is in conformance with MPEP 609. Draw line through citation if not in conformance and not considered. Include copy of this form with next communication to applicant.

¹ Unique citation designation number.

² See attached Kinds of U.S. Patent Documents.

³ Enter Office that issued the document, by the two-letter code (WIPO Standard ST.3).

⁴ For Japanese patent documents, the indication of the year of the reign of the Emperor must precede the serial number of the patent document.

³ Kind of document by the appropriate symbols as indicated on the document under WIPO Standard ST. 16 if possible.

⁶ Annalire is to make a mark here if English translation is other than
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Substitute for form 1449B/PTO INFORMATION DISCLOSURE STATEMENT BY APPLICANT <i>(use as many sheets as necessary)</i>				<i>Complete if Known</i>	
Sheet	2	of	5	Attorney Docket Number	U017 (BPAY.0040000)

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Examiner Initials*	Cite No. ⁷	U.S. Patent Document		Name of Patentee or Applicant of Cited Document	Date of Publication of Cited Document MM-YYYY
		Number	Kind Code ⁸ (if known)		
PE	A22	20020148892		Bardwell, William E.	10/2002
	A23	20020128851		Chefalas et al.	09/2002
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	A44	6,554,705		Cumbers	04/2003
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Examiner Signature	<i>Delta Invent</i>	Date Considered	<i>8/16/05</i>
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⁷ Unique citation designation number.

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		Number	Kind Code ¹⁰ (if known)		
J-40	A65	6,370,649		Angelo et al.	04/2002
	A66	6,366,682		Hoffman, et al.	04/2002
	A67	6,345,263		Matsumoto et al.	02/2002
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Examiner Signature	<i>Pierre E. Elisca</i>	Date Considered
		8/16/05

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⁹ Unique citation designation number.

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Substitute for form 1449B/PTO INFORMATION DISCLOSURE STATEMENT BY APPLICANT <i>(use as many sheets as necessary)</i>				<i>Complete if Known</i>	
Sheet	4	of	5	Application Number	10/829,448
				Filing Date	4/22/2004
				First Named Inventor	ROBINSON ET AL.
				Group Art Unit	3621
				Examiner Name	Pierre E. Elisca
				Attorney Docket Number	
				U017 (BPAY.0040000)	

U.S. PATENT DOCUMENTS					
Examiner Initials*	Cite No. ¹¹	U.S. Patent Document		Name of Patentee or Applicant of Cited Document	Date of Publication of Cited Document MM-YYYY
		Number	Kind Code ¹² (if known)		
ME	A108	5,897,616		Kanevsky et al.	04/1999
	A109	5,893,075		Plainfield, et al.	04/1999
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Examiner Signature	<i>Alma Guevar</i>	Date Considered	8/16/05
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¹¹ Unique citation designation number.

¹² See attached kinds of U.S. Patent Documents

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Substitute for form 1449B/PTO INFORMATION DISCLOSURE STATEMENT BY APPLICANT <i>(use as many sheets as necessary)</i>				<i>Complete if Known</i>	
				Application Number	10/829,448
				Filing Date	4/22/2004
				First Named Inventor	ROBINSON ET AL.
				Group Art Unit	3621
				Examiner Name	Pierre E. Elisca
Sheet	S	of	S	Attorney Docket Number	U017 (BPAY.0040000)

OTHER PRIOR ART - NON PATENT LITERATURE DOCUMENTS				
Examiner Initials*	Cite No. ¹	Include name of the author (in CAPITAL LETTERS), title of the article (when appropriate), title of the item (book, magazine, journal, serial, symposium, catalog, etc.), date, page(s), volume-issue number(s), publisher, city and/or country where published.		T ²
P.E.	B1	S. Davies. Touching Big Brother. How Biometric Technology Will Fuse Flesh and Machine. Information Technology & People. Vol. 7 (4) 1994		
	B 2	Lawrence Aragon. Show me some ID. PC Week Online (http://www.zdnet.com/pcweek/0112/12bio.html) Jan. 1998		
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	B 13	Biometrics in Human Services. Vol. 2(1) Feb. 1998		
	B 14	"The Biometric Bar Tab Project." http://www.csee.wvu.edu/~wise/biometric/index.htm , including December 9, 2002 Proposal and May 5, 2003 Team Report.		

Examiner Signature	<i>Pierre E. Elisca</i>	Date Considered	8/16/05
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¹ Unique citation designation number.

² Applicant is to place a check mark here if English language Translation attached.



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Substitute for form 1449A/PTO

INFORMATION DISCLOSURE STATEMENT BY APPLICANT

(use as many sheets as necessary)

Sheet

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of

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Complete if Known

Application Number	10/829,448
Filing Date	4/22/2004
First Named Inventor	ROBINSON
Group Art Unit	3621
Examiner Name	Pierre Elisca
Attorney Docket Number	U017 (BPAY.0010010)

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Examiner Initials*	Cite No.	U.S. Patent Document		Name of Patentee or Applicant of Cited Document	Date of Publication of Cited Document MM-YYYY
		Number	Kind Code (if known)		
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	A2	20040158524		Anderson et al.	08-2004
	A3	20040155101		Royer et al.	08-2004
	A4	20040088232		Minnis, JR.	05-2004
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	A24	6,542,874		Walker, Jindal	04-2003
	A25	6,470,322		Walker, et al.	10-2002
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	A32	6,149,055		Gatto	11-2000
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	A35	5,857,079		Claus et al.	01-1999
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		Office	Number	Kind Code			
PE	B1	WO	01/20525	A1	Loyaltyworks, Inc.	03-2001	

Examiner Signature

Pierre Elisca

Date Considered

8/16/05

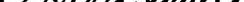
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P.E	C1	Office of NYS Attorney General Eliot Spitzer. Financial Giant Joins Fight Against Online Gambling. Press Release. http://www.oag.state.ny.us/press/2002/jun/jun14a_02.html . Jun. 2002.			
	C2	Zions Bank. Cards for Any Business Occasion. http://www.zionsbank.com/bank_cards.jsp?leftNav=bf_bfinance&topNav=bfinance .			
	C3	ABSA. Purchasing Credit Card. http://www.absa.co.za/Corporate/0,2999,2210,00.html .			
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	C5	University of Wisconsin-Green Bay. Purchasing Department: Purchasing Card. http://www.uwgb.edu/Purchasing/purchasingCard/procurement07.htm .			
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Substitute for form 1449B/PTO				<i>Complete if Known</i>	
INFORMATION DISCLOSURE STATEMENT BY APPLICANT <i>(use as many sheets as necessary)</i>				Application Number	10/829,448
				Filing Date	4/22/2004
				First Named Inventor	ROBINSON
				Group Art Unit	3621
				Examiner Name	Pierre Elisca
Sheet	4	of	4	Attorney Docket Number	U017 (BPAY.0010010)

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Examiner Signature		Date Considered	8/16/05
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¹ Unique citation designation number.

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Substitute for form 1449A/PTO		<i>Complete If Known</i>	
INFORMATION DISCLOSURE STATEMENT BY APPLICANT <i>(use as many sheets as necessary)</i>		Application Number	10/829,448
		Filing Date	04/22/2004
		First Named Inventor	ROBINSON
		Group Art Unit	3621
		Examiner Name	Pierre Elisca
Sheet	1	of	2
		Attorney Docket Number	U017 (BPAY.0010010)

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² See attached Kinds of U.S. Patent Documents.

³ Enter Office that issued the document by the two-letter code (WIPO Standard ST 3).

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Sheet	2	of	2
		Attorney Docket Number	
		U017 (BPAY.0010010)	
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